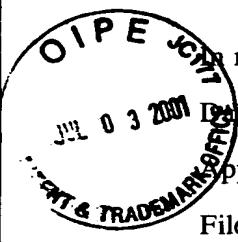


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



re Patent Application of
Daniel I. Flitcroft et al.
Application No.: 09/506,830

Filed: February 18, 2000

For: CREDIT CARD SYSTEM AND
METHOD

} Group Art Unit: 2768
Examiner: Unassigned

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**INFORMATION DISCLOSURE STATEMENT
TRANSMITTAL LETTER**

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- No additional fee for submission of an IDS is required.
- The fee of \$180.00 (126) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (126) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- Charge \$_____ to Deposit Account No. 02-4800 for the fee due.
- A check in the amount of \$_____ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: 
Mark E. Olds
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Date: July 3, 2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. Flitcroft et al.

Application No.: 09/506,836

Filed: February 18, 2000

For: CREDIT CARD SYSTEM AND
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) Group Art Unit: 2768

) Examiner: Unassigned



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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents with an asterisk beside it is enclosed. The remaining cited documents were previously submitted to the U.S. Patent and Trademark Office in copending application serial no. 09/235,836 filed January 22, 1999, therefore, copies of those references are not provided.

- * U.S. Application Serial No. 09/235,836;
- * U.S. Patent No. 5,317,636;
- * U.S. Patent No. 5,715,314;
- * U.S. Patent No. 5,883,810;
- * U.S. Patent No. 5,627,355;
- * U.S. Patent No. 5,478,994;
- * U.S. Patent No. 5,606,614;
- * U.S. Patent No. 5,350,906;
- * U.S. Patent No. 5,326,960;
International Search Report dated July 26, 2000;
International Application No. WO 95/07512;
U.S. Patent No. 5,555,497;
U.S. Patent No. 4,423,316;
U.S. Patent No. 5,466,919;
International Application No. WO 96/42150;
GB Patent Application No. 2,145,265;
U.S. Patent No. 6,163,771;
- * Japanese Patent No. 6-282556;
U.S. Patent No. 6,000,832;
U.S. Patent No. 5,832,087;
U.S. Patent No. 5,768,381;

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Application No. 09/506,830
Attorney's Docket No. 032668-006
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U.S. Patent No. 5,323,338;
Great Britain Patent No. 2 327 831;
EPO Patent Publication No. 515448;
PCT International Publication No. WO 96/08756;
PCT International Publication No. WO 91/12680;
U.S. Patent No. 6,029,890;
U.S. Patent No. 5,953,710;
U.S. Patent No. 5,864,830;
U.S. Patent No. 5,485,510;
U.S. Patent No. 5,023,904;
U.S. Patent No. 4,988,849;
U.S. Patent No. 4,707,592;
U.S. Patent No. 4,725,719;
U.S. Patent No. 4,941,090;
U.S. Patent No. 5,117,355;
U.S. Patent No. 5,202,826;
U.S. Patent No. 5,287,268;
U.S. Patent No. 5,627,355;
U.S. Patent No. 5,671,279;
U.S. Patent No. 5,696,908;
U.S. Patent No. 5,721,768;
U.S. Patent No. 5,748,908;
U.S. Patent No. 5,757,917;
U.S. Patent No. 5,777,305;
U.S. Patent No. 5,825,881;
U.S. Patent No. 5,826,241;
U.S. Patent No. 5,826,243;
U.S. Patent No. 5,868,236;
U.S. Patent No. 5,890,137;
U.S. Patent No. 5,893,907;
U.S. Patent No. 5,903,878;
U.S. Patent No. 5,956,699;
U.S. Patent No. 5,991,750;

Re: 36,116;

European Patent Application No. 0,081,921;
European Patent Application No. 590,861 A2;
European Patent Application No. 590,961A3;
French Patent Application No. 2,661,996;
International Patent Application No. 91/12693;
International Patent Application No. 97/15893;
International Patent Application No. 97/19549;
International Patent Application No. 98/30985;
International Patent Application No. 99/49424;
International Patent Application No. 93/14476;
United Kingdom Patent Application No. 2,252,270;
United Kingdom Patent Application No. 2,305,393;
Web page for "Virtual Credit Card (VCC)" found at

<http://www.geocities.com/Eureka/Park/5014/vcc.htm> bearing the parent,
putative date of August 19, 1998;
Kelchpel et al. "Shopping Models. A Flexible Architecture for Information
Commerce" Library Project Working Paper SIDL-WP-199L0052, 1996;
Durbin, "ASTA Unit: No Active Status for SATO," Travel Weekly, January 26, 1987,
Vol. 45, p. 92;

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Attorney's Docket No. 032668-006
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[Redacted] In accordance with MPEP § 609(c)(2) (February 2000, page 600-107), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered. By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By: _____
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Registration No. 46,507

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Date: July 3, 2001